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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 dcarlon@kmllawgroup.com

Attorneys for Secured Creditor PNC BANK, NATIONAL ASSOCIATION

In Re:

James M. Castello

Debtor

The Hard of No.

Order Filed on October 1, 2024 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 24-11693 MBK

Adv. No.:

Hearing Date: 8/28/2024 @ 9:00 a.m.

Judge: Michael B. Kaplan

## AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

DATED: October 1, 2024

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: James M. Castello Case No: 24-11693 MBK

Caption of Order: AMENDED ORDER CURING POST-PETITION ARREARS AND RESOLVING

MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 212 Millstone Rd, Millstone Township, NJ, 08535, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Goldsmith Cohen, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 22, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 17, 2024 @ \$1,344.13; April 17, 2024 @ \$1,236.30; May 17, 2024 @ \$1,344.13; June 17, 2024 @ \$1,326.16; July 17, 2024 @ \$1,326.15; and August 17, 1024 @ \$1,344.13 for a total post-petition default of \$7,921.00; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$7,921.00 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume September 17, 2024, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.